



Building Futures Through Affordable Rentals 2019 - 2021

Through shelter, we empower.

What we do

Habitat for Humanity Ontario Gateway North works to bring communities together to help vulnerable people build strength, stability, and independence through a safe, decent, and affordable place to call home.

Our vision is a world in which everyone has a safe and suitable place to live.



Why we do what we do

We know that a safe, decent, and affordable home plays an absolutely critical role in helping vulnerable people foster the skills and confidence they need to invest in themselves and their communities. We provide people with the tools they must have to take care of themselves and build a brighter future. For every individual we serve, the benefits can be long-lasting, life-changing, and far-reaching. Further, we create ripple benefits for each local community we serve in the form of reduced reliance on social assistance programs and Habitat homeowner contribution.

How we work

Partnerships! We work with contributors to deliver Habitat homes in local communities like yours. We are supported by multiple levels of government; volunteers; local businesses; Habitat homeowners-to-be; and YOU! Habitat tenants pay affordable rent for a safe and suitable apartment, which is then reinvested to build more affordable homes. By working closely with our tenants from the beginning of the application process to the day we hand over the keys, we help people prepare for the various responsibilities of maintaining a clean and well-performing home, including personal finance management, home maintenance, neighbourly conduct, and much more.

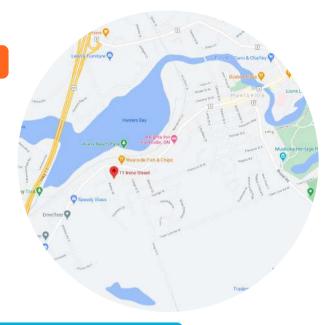
Who we help

We help people in need of suitable housing; people who might be dealing with inadequately maintained rental housing, unhealthy or overcrowded conditions; inaccessible housing; poor home performance resulting in excessive operating costs; or other shelter challenges that cause constant instability, stress, and fear. Habitat homeowners are willing to help build their own home or the homes of others. They work to develop pride in their home and they foster connectedness with the community.

Announcing Affordable Rentals!

Habitat for Humanity Ontario Gateway North is proud to announce the construction of 4 affordable rental units, located at 11 Irene Street, Huntsville!

This project is a pilot, implemented in response to the great need for affordable rentals in the Muskoka region. Once proven successful the model will be repeated across the Ontario Gateway North territory at a greater scale.



The Need for Affordable Rentals in Muskoka

The need for affordable housing in the Muskoka District is undeniable. With over 51% of tenant households forced to spend more than 30% of their household income on accommodation and a rapidly aging demographic, the limited supply of affordable, accessible housing keeps vulnerable people in Muskoka at risk. Our 2021 affordable rental units look beyond the construction of our homes to the well-being of our residents with mobility challenges. Not only do these new affordable homes ensure a low cost of operating, but the two ground floor units are fully accessible. We are removing environmental barriers to provide a sense of possibility, freedom, and hope for people currently isolated and limited by an inaccessible home.

Generation Homes, a new Service by Habitat for Humanity

Affordable rentals are desperately needed across the Ontario Gateway North territory. Habitat for Humanity Ontario Gateway North is therefore adding affordable rentals to its service portfolio. While we remain committed to providing affordable homeownership opportunities, we are expanding our reach to provide safe, decent, and affordable housing opportunities to those in need of a hand up at earlier stages of the housing continuum.

The new service offering by Habitat for Humanity Ontario Gateway North is coined "**Generation Homes**", reflecting the generational benefits that the strength and stability of a a safe, decent, affordable home facilitates.



Ontario Gateway North Tenancy Model Overview

Habitat for Humanity is offering affordable rental units in Huntsville for the first time. This means that our tenants live in homes owned by Habitat for Humanity and pay an affordable rental rate as determined by the District Municipality of Muskoka and the Canada Mortgage and Housing Corporation (CMHC). The rate is significantly below average market rent, or AMR. The rental rate is set commensurate with the rates of the market and then adjusted only in accordance with the standard terms of an Ontario Residential Lease Agreement. Rental rates are not geared to income.

Rental payments are made on a monthly basis, as would be expected in any rental accommodation arrangement.

Property management services will be provided for Habitat for Humanity tenants but, with a view to prepare our residents for the next steps on the property ladder, tenants will be involved in maintenance and repair issues as means of exposure to the associated learning opportunities.

Tenants are committed to the homes as per the standard terms of an Ontario Residential Lease Agreement. Tenants may stay in the home for as long as it suits them and they may leave the home at any time of their choosing with sufficient notice.

Habitat for Humanity Ontario Gateway North retains the title on the rental properties, allowing for repeated service provision to more local people in need of a hand up.



Habitat and COVID

One of the most repeated pieces of health advice related to COVID-19 has been "stay at home". This seems like sound advice until we consider the many who live in a home that is unsafe or unsuitable, or those who have no home at all. For these vulnerable people, "stay at home" is a guideline that only worsens poor conditions. Habitat for Humanity exists specifically to serve those for whom home is not a safe or decent place to be. Habitat for Humanity is Canada's only organization dedicated to serving vulnerable populations and families by solely providing a safe, decent, and affordable place to call home. Not only does Generation Homes, Huntsville provide a safe, energy efficient, and accessible, affordable home for local people in need of a hand up, it shines a spotlight on the importance of safe, decent, and affordable housing for all. Now, more than ever, the services of Habitat for Humanity are essential to vulnerable populations who lack access to a safe, decent, and affordable place to call home.





Now, more than ever, the services of Habitat for Humanity are essential to vulnerable people who live in a home that is unsafe, unsuitable or, worse, who don't have a home at all.

The Design

Designing and building an affordable yet attractive home starts at the planning and design phase. Habitat for Humanity knows how important it is for our homes to integrate seamlessly into your neighbourhood.

To keep the construction costs economical, Generation. Homes, Huntsville is modest in design, based on the least expensive rectangular footprint. It has a simple roof line with dormers, which add curb appeal. The design includes a modern colour palette and a few architectural flourishes, such as a well-defined front entrance for each unit



Our design optimizes the property size and is affordable to build. It offers an open concept interior that is appealing to a wide range of demographics, from a young family to a senior couple.

We are confident that our affordable, yet attractive, design will offer safe and suitable homes for local families in need of a hand up while also ensuring a goodlooking addition to the neighbourhood!



Features

Energy efficiency

We have changed the way we build to ensure improved levels of building performance. We are lowering the cost of operating our homes and providing better air quality at the same time. For many, the rising cost of utilities can make even the lowest-cost housing unaffordable. Unmanageable energy costs force hard choices between utilities, groceries, transportation, and other basic needs. For Habitat homeowners and tenants, high operating costs can significantly reduce the money available for other necessary expenses. Fortunately, in recent years, innovations and experience in more sustainable housing development have made our commitment to energy efficient design and construction financially viable. We build homes affordably that are economical to purchase and low-cost to operate.





Accessibility

We look beyond the construction of our homes to the well-being of our residents. In addition to our commitment to energy efficiency, we are proud to build homes with accessibility features. We know that the population of Muskoka is aging rapidly, driving an increased need for age-friendly housing. Add to this, there are many people of all ages in Muskoka who cope with physical disabilities. A growing number of people are forced to live in unsuitable accommodation with physical barriers that reinforce a sense of disability, discouragement, and despair. Habitat for Humanity Ontario Gateway North believes that disability is not an inherent quality of an individual, but rather the result of interaction with his or her surroundings. By ensuring a fully accessible design, we are promoting a healthier, happier life with a sense of hope and possibility for people coping with mobility challenges. We are removing barriers and providing the power of capability, the joy of independence and the opportunity to participate in the community.

Tenant Qualification

In order to qualify for Habitat tenancy, prospective residents must demonstrate that they are:



in need of suitable housing

Potential tenants might be dealing with poorly maintained, unhealthy or overcrowded housing; unaffordable rent; inaccessible housing for people living with disabilities; or have other shelter needs.



willing to partner with Habitat

Once selected, Habitat homeowners partner with us in their progression on the property ladder. Habitat tenants are committed to good neighbourly conduct and take pride in keeping a clean, organized and well maintained home.



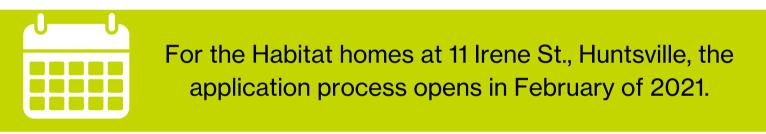
able to make affordable rental payments

Tenants must also be able and willing to make affordable rental payments. Rental payments are cycled back into the program to build more homes so that more families can access affordable Habitat housing.

Application for a Habitat Home

The following are Habitat for Humanity Ontario Gateway North's requirements to join the affordable rental program:

- \checkmark All family members moving into the homes must be Canadian citizens or Permanent Residents.
- \checkmark At least one of the applicants must be employed full-time, or equivalent to full-time.
- ✓ Applicant and/or co-applicant must have at least 2-3 years of employment history (Record of Employment must be provided).
- ✓ Applicant/co-applicant must be committed to keeping a clean, organized, well maintained home.
- ✓ No bankruptcies (must have been discharged two or more years ago); consumer proposals will be considered on case-by-case basis.
- Preference will be given to families who already work or live in the regions within which we are building (eg. if you are applying for one of the Huntsville homes, it would be preferred – but not mandatory – that you live or work in the Muskoka Region).



Start the application process by completing the eligibility questionnaire online.

https://www.habitatgatewaynorth.com/eligibility-questionnaire



Home > Eligibility Questionnaire

We will review the eligibility questionnaire upon receipt. If you are eligible to apply, we will send you an application form to complete.

Complete the full application form and submit to applications@habitatgatewaynorth.com.

We will advise you of how to proceed in the application process.

For further information, contact us at 705-646-0106 or email applications@habitatgatewaynorth.com.

Timeline

Construction will be completed in 5 phases: project launch; the foundation; the frame; the walls; and the key. Phases will be completed in 2019, 2020, and 2021 as follows:

Phase	Milestone	Completion Date		
2019				
1 – Project Launch	Ground-breaking	April, 2019		
2 – The Foundation	Foundation Complete	September, 2019		
2020				
3 – The Frame	Closed-In	August, 2020		
4 – The Walls	Drywall Complete	November, 2020		
2021				
5 – The Key	Occupancy	March, 2021		

Habitat for Humanity Ontario Gateway North looks forward to welcoming our very first Habitat tenants in the spring of 2021!



Fundraising

You play a vital role in helping Habitat for Humanity empower people through providing a safe, decent, and affordable home. There are many ways in which you can help Habitat for Humanity Ontario Gateway North raise the funds necessary to support vulnerable people build strength, stability, and independence.

Make a donation.

We make it easy to donate online at www.habitatgatewaynorth.com.

Become a monthly donor.

Monthly donations of any size provide our organization with a crucial source of steady support which enables us to plan more effectively for the future and build more homes for families in need of affordable housing. Set up your monthly donation at www.habitatgatewaynorth.com.

Host an event.

From golf tournaments to yard sales to online/virtual road races and beyond, your sponsored events can make a big contribution toward the creation of safe, decent, and affordable housing in your local community. Check out our Event Guide at

https://www.habitatgatewaynorth.com/upload/editor/pdfs/Third-Party-Event-Guide-2019.pdf.

Donate building materials or skilled building services.

It takes a lot of resources and raw materials to make the dream of a safe, decent, affordable home a reality for families. Join a group of leading Canadian companies who are helping us to achieve our mission through donations of building products and services. Contact us: https://www.habitatgatewaynorth.com/contact-us



Partnership Opportunities Summary

We are always looking to develop mutually beneficial partnerships. To find out how Habitat for Humanity can recongize your donation, check out our partnership package at https://www.habitatgatewaynorth.com/upload/editor/pdfs/partnership-package-1-.pdf.

As of Janurary 2020		Partnership Levels					
		Craftsman Architect Innovator Groundbreaker Visionary					
	\$1,000 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000		
DONOR ENGAGEMENT							
Build unit named after the company, foundation or individual					· · · · · · · · · · · ·		
Recognition at Home Dedication Ceremony with speaking opportunity							
Recognition at Home Dedication Ceremony							
Stewardship call from HFHOGN CEO or Board Chair							
Commemorative plaque or art piece created by HFHOGN							
Custom impact report created for partnership support							
Stewarship visit from HFHOGN Relationship Manager							
Dedicated relationship management							
Certificate of appreciation					j j		
Annual report mailing							
Welcome package							
MEDIA RELATIONS							
HFHOGN quote provided for use in partner-led media release							
Photo throughout partnership with rights to use							
SOCIAL MEDIA							
Minimum of two (2) social media posts on HFHOGN Facebook and Twitter pages promoting sponsorship							
Minimum of one (1) social media posts on HFHOGN Facebook and Twitter pages promoting sponsorship							
Interaction between HFHOGN and partner account highlighting partnership							
EVENTS							
On site signage on current build site with your company logo							
On site signage on current build site with your company name							
One Habitat Build Day for up to 10 volunteers (Starting at \$2,500 partnership)							
Invitation to HFHOGN affiliate events							
HFHOGN WEBSITE							
Partner logo on homepage of HFHOGN's website for one year							
Partner name, and logo with link back to partner website on HFHOGN's website for one year							
Partner name with link back to partner website on HFHOGN's website for one year							
Partner name on HFHOGN's website for one year							
PRINT AND DIGITAL COMMUNICATIONS							
Partnership feature in HFHOGN's annual report							
Partnership announcement in HFHOGN's monthly newsletter at beginning of partnership							
Partnership name and logo in HFHOGN's annual report							
Partner name and logo in HFHOGN's monthly newsletter							
Partner name in HFHOGN's monthly newsletter							
Partner name in HFHOGN's annual report	1						
Partner name and logo on partnership wall at local HFHOGN ReStore							
USE OF Habitat for Humanity Ontario Gateway's LOGO	-						
Use of HFHOGN and partner lock-up logo in external media							
Use of HFHOGN logo in external media							
Use of Habitat ReStore logo							

MULTI-YEAR COMMITMENTS

Two-year commitment: Partners who commit to two years are eligible to receive next level of recognition in second year of commitment.

Three-year commitment: Partners who commit to three years are eligible to receive next level of recognition. Five-year commitment: Partners who commit to five years are eligible to receive benefits two levels above their giving level.

Thank you, Build Partners and Major Donors!



Thank you to all who, through contribution to Habitat for Humanity, help vulnerable people to foster the skills and confidence they need to invest in themselves and their communities; to take care of themselves; and to build a brighter future for their families.

How you can help

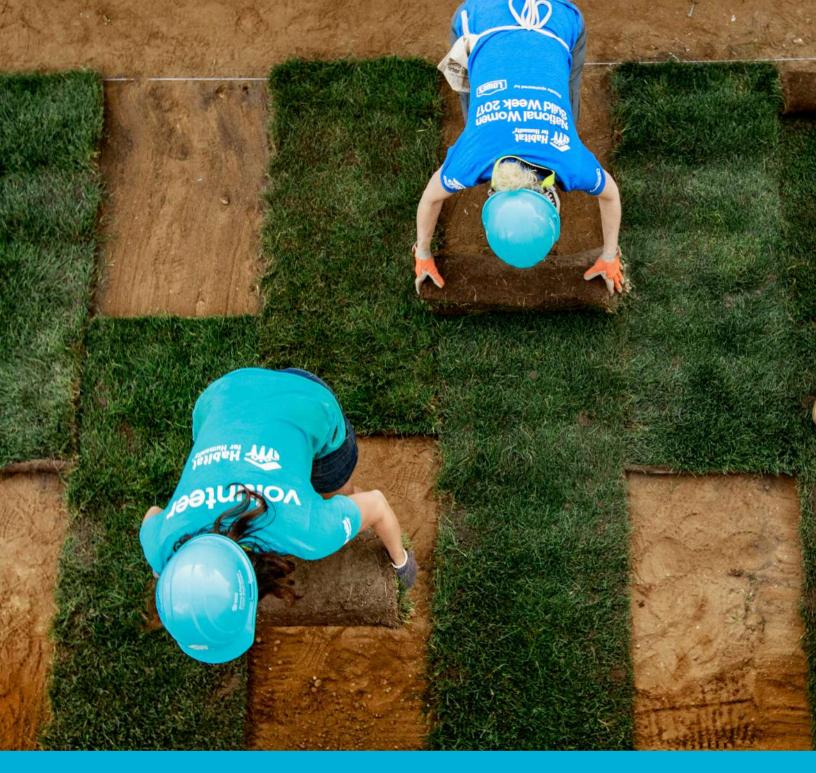




Thank you for your support!

Our work would not be possible without the incredible generosity of our local community. We look forward to working together to address our region's affordable housing crisis and to ensure more families have a safe and decent place to call home.

Affordable homeownership provides a solid foundation for families who are looking to build strength, stability and independence. It's the platform on which a family lives out today's realities and prepares for tomorrow's transformations. Every Habitat house changes lives.





Contact Us

Habitat for Humanity Ontario Gateway North 117A - 505 Muskoka Rd., Hwy 118W Bracebridge, ON P1L 1T4

Charitable Registration Number 887017515RR0001

705-646-0106 info@habitatgatewaynorth.com www.habitatgatewaynorth.com